

Life Insurance

If you are in a position eligible for benefits, you are automatically enrolled in BASIC life insurance, which is effective on the first day you enter in a pay or duty status, UNLESS you waive this coverage before the end of your first pay period. You do NOT get any optional insurance automatically – you have to take action to elect it.

You have **31 days** from your entry date to sign up for any optional life insurance. If you do not make an election, you are considered to have waived optional insurance

No proof of insurability is required for the Basic insurance you get upon being hired or any optional insurance you sign-up for during the first 31 days. Proof of insurability may be required for insurance changes after that time.

The Federal Employees' Group Life Insurance Program (FEGLI) offers:

Basic Life Insurance – equal to your annual basic pay, rounded to the next higher \$1,000, plus \$2,000.

Plus three types of optional insurance:

Option A, Standard – in the amount of \$10,000

Option B, Additional – in an amount from one to five times your annual basic pay (after rounding up to the next \$1,000)

Option C, Family – provides coverage for your spouse and eligible children.

For more information on the FEGLI Program, [click here](#).